

Health Insurance Marketplace Open Enrollment Period Ends January 31; See Plan Options and Enroll at Healthcare.gov

Dover, DE-The open enrollment period for the Health Insurance Marketplace ends on January 31, 2017. If you qualify for coverage through the Marketplace, tomorrow is the last day you will be able to sign up for a health insurance plan for 2017. In previous years there has been a surge in website traffic and phone calls to sign up in the final days of the open enrollment period, sometimes causing the federal government to issue extensions. No extensions are expected to be issued this year so consumers need to sign up now if they want to be covered. "Eight out of ten uninsured Delawareans who were eligible for a Marketplace plan qualified for some level of financial assistance to help offset the cost of monthly premiums," said Insurance Commissioner Trinidad Navarro.

Ready to enroll? Consumers can find more details about the various plans and their related premiums and deductibles, as well as any potential premium subsidies they may be eligible for www.healthcare.gov. Federal application counselors are also available to help with enrollment 24 hours a day, 7 days a week, by calling 1-800-318-2596. All of the plans sold on the federal marketplace meet the coverage standards and consumer protections mandated by the Affordable Care Act (ACA).

"It is important for consumers to be cautious when shopping for health insurance coverage outside of the Marketplace, especially when looking for plans online," said Commissioner Navarro. The Department of Insurance's Consumer Services Division has received numerous complaints from members of the

public who thought they had enrolled in an ACA-compliant plan only to learn that they had actually purchased a limited benefit plan. A limited benefit medical plan is not a comprehensive major medical plan, nor is it intended to replace a major medical plan.

After January 31, 2017, you cannot buy a health insurance plan for the rest of 2017 unless you have a *qualifying life event*—a change in your situation like having a baby, getting married, or losing other health coverage – which makes you eligible for a Special Enrollment Period. Once you have enrolled in a plan, check your mail for information from your insurance company. When a welcome packet has arrived or is delivered to your email inbox, be sure to read the information thoroughly and save everything in a secure place.

It is also very important that you pay your premium on time. If you fail to pay your monthly premiums then your insurance company can eventually cancel your policy. If your policy is cancelled due to non-payment you will likely not qualify for any other coverage until January 1, 2018.

“When you are shopping for health insurance coverage it is important to consider more than just the cost of the monthly premium alone,” said Commissioner Navarro. “Before you enroll in a plan make sure you know how much the deductible will be since deductibles on different plans can vary by thousands of dollars. It is also important to see what the plan will require you to contribute for co-pays or co-insurance,” he said. Need help understanding the words and terms used by the health insurance industry? Visit <https://www.healthcare.gov/glossary/> for simple definitions.

Small businesses can [apply for SHOP coverage for their employees](#) any time, all year. Simply click on the *Small Business* tab at the top of Healthcare.gov to get started.

For more information about health insurance visit

www.choosehealthde.com or www.healthcare.gov.

Additional resources are available at insurance.delaware.gov. Consumers in Delaware who have insurance related issues or complaints may also contact the Delaware Department of Insurance Consumer Services Division at 1-800-282-8611.

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Delaware Department of Insurance

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